

G. R. S. IX-5]

Previous references.

File No. 8 of 1892

Serial Nos. 4-5.

191

(G. H.)

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos.

Part B for July 1892

SUBJECT.

Amendments to Rules for the Mysore State
Life Insurance
(Substitution for 6 of the Rules).

29
E

MT

Index d

AM

A

Chipping

would this do?
why alter rule 7?

UL

10/7/92

~~not~~

~~to be done on separate paper~~

I think this will ~~conserve~~
the purpose - ~~may~~ it be
yours? 11/7

yes
UL

11/7
Paper cleared by
for yours 11/7

12/71

Note for consideration

New Rule

GOVERNMENT OF INDIA

12/11/92
5

For the purpose of these rules, the age of the proposer shall be taken to be the age at his last birthday or next birthday whichever maybe the nearest to the date on which the policy is issued. If it be equidistant, it shall be taken to be the age at his last birthday. Effect to the above alteration will be given in the case of applications which may be received hereafter.

I submit that this rule would operate with great hardship on the proposer. He will be a loser for no fault of his, as will be seen from the following example

A. who was born on 1st Jan 1854 and was drawing a salary of Rs 400. Submits his proposal on 1st April 1892, on which date he was 38 years and 3 months of age. If the Policy were issued before the 1st July 1892, he would become entitled to a bonus of Rs. 7,979.2 at age 55, but if it were issued even on the following day, he would only get a bonus of Rs. 7,506.8 or Rs. 472.4 less. For the delay in

issuing the Policy
the proposer can in no
way be answerable -
Is he to suffer for it?

The age on the date of
the proposal ought, I
think, to be taken and
the ~~proposed~~ proposer
ought to be required
to pay the prescribed
premium from that day -

How w^d all
consent to this?
JG

2. Another point which
I beg to submit for consideration
is with reference to the
introduction of the new rule
without due notice.

Para 2 of the Rules published
under Notification No 305
§ 27. Oct 1891. says that
"the Government reserve
to themselves the right to
add to or modify these

Rules after giving
due notice thereof -

I believe that the notice
herein referred to is
included for the benefit
of those whose cases would
be injuriously affected by the
subsequent withdrawal of

any modification of said
rules - In the same
spirit, the case of those
who have incurred under
the existing rules is
protected by the following
provisions, viz., "but such
addition or modification
shall have no retro-

-spective effect" - I submit
therefore that due notice
should be given of the
proposed change in the
rules, in order that
officials may take advantage
of the existing rules within
a specified date -

If no notice be given,
it ~~cannot~~ be regarded
by the affected officials

Those presuming
to have been building
off buildings
in the street their
a few months after
will not make any
difference with
the

as a breach of promise

I submit these
points for consideration,
not in my ^{official} capacity
~~as~~ but in the capacity
of an intending proposer
who will be affected
by the ~~Rules~~ new rules to
the tune of Rs 600 or thereabouts.

Mirajain Rao

Intd of Council 13th July/92

(Rev)

13/7/92

The Council considered
the report last evening
it is of opinion that some
of the objections herein urged
are inevitable and should
arise in any case where
a birth is drawn. The
whole scheme is a concession
and no one has a right
for life insurance under this
new rules - The Council
therefore considers it imprudent
to direct that the new rule shall
be brought into force from the
date of its publication in the
Gazette - Let ^{a notice} therefore be
at once to the Gazette ~~and~~
13/7/92

G.F.
8-92
3

Gene Res.

No 498-537 R.F 30-92 D/14 July 1892
14

The Gene resolves to substitute the following for the second sentence in para 6 of the Mysore State Life Insurance rules,

For the purpose of these rules, the age of the proposer shall be taken to be the age at his last birth day or next birth day whichever may be the nearest ^{to} the date on which the policy is issued. - If it be equi ~~distant~~ [†] distant it shall be taken to be the age at his last birth day

2- Effect to the
above alteration will
be given ~~to~~ in the
case of applications which may be
received ~~hereafter~~, after the publication of the
amended rule in
the Gazette -

W.L.
10/7/92

14 July 92

To the Secy. & Committee noted the last
alteration is made
with Council's ap-
proval accorded
last evening

14 July

- Press copy sent
2. Mst. to Secy & Committee
herewith enclosed
 3. Ntng. for publication do —

14/7/92

No. 498-537.—R. F. 30-92, DATED BANGALORE, 14TH JULY 1892.

ORDER.—The Government resolve to substitute the following for the second sentence in para 6 of the Mysore State Life Insurance Rules:—

“For the purpose of these rules, the age of the proposer shall be taken to be the age at his last birth-day or next birth-day, whichever may be the nearest to the date on which the policy is issued. If it be equidistant, it shall be taken to be the age at his last birth day.”

2. Effect to the above alteration will be given in the case of applications which may be received after the publication of the amended rule in the Gazette.

T. ANANDA ROW,
Chief Secretary

To—The Secretary to the Insurance Committee.
The Heads of Departments.

Encl.—N.C.E.

Filed to the Dewan

This has passed - The Mysore will appear in the next Gazette -

It has been pointed out to me that unless some notice is given of this rule coming into effect some dissatisfaction and cause for complaint should exist. The cause it appears that several have been postponing insuring their lives for insurance believing that a five months difference will not matter -

And rule 1 of the Mysore rules says that Govt reserve to themselves the right to modify the rules after printing the notice thereof

Again, a proposer may insure at any time, but the despatch of the proposal may take time, & thus from the date of his default he has the office in

The rule is very reasonable & can cause no real hardship, unless not being dealt with over liberally as the rule is in accordance with the law.

must make a more
cable. It is there
doubted that he may
desire the whole
policy premium
immediately proposal the
the business being taken
up on the birthday
to the date of
proposal

[Signature]
16/7/92

W. W. W. W. W.

17

file
16/7/92

1892.

GOVERNMENT OF MYSORE.

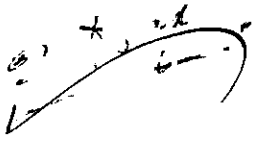
REVENUE AND ACCOUNTS.

PROCEEDINGS

Dated 14th July 1892.

No. 498-537.
R. F. 30-92.

Making certain alterations in para. 6
of the Mysore State Life Insurance Rules
regarding the age of the proposer.



(6)

Notification

No. 558
R.F. 30-92
D/14 July 1892
14

The Government of the

Highness the Maharaja are

G.F.

8-92

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pleased to direct that the following be substituted for the second sentence of in para 6 of the Mysore State Life Insurance Rules published under Notification No 305 dated 27 October 1891

" For the purpose of these rules, the age of the proposer shall be taken to be the age at his last birth day or next birth day whichever may be the nearest to the date on which the policy is issued. If it be equi-distant, it shall be taken to be the at his last birth day.

applications which may be received after the publication of the amended rule in the Gazette.

2. Effect to the above alteration will be given in the case of By Order

Chief Secretary

is The Compiler M.G. for publication in the Mysore Gazette